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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re:	Swentor	Atty Docket: 24482/002
Serial No:	09/754,929	Examiner: Fults, Richard C.
Filed:	January 4, 2001	Group Art Unit: 2163
Title:	INTEGRATED FULL SERVICE EMPLOYER AND EMPLOYEE SYSTEM AND A METHOD FOR ACCESSING ACCOUNTS	

RESPONSE TO OFFICE ACTION DATED 9/8/04

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Applicant presents the following Response above-identified Office Action.

Reconsideration and withdrawal of the rejection and objections of record are respectfully requested.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 3 of this paper.

I hereby certify that this correspondence  
is being deposited with the United States  
Postal Service as first class mail in an envelope  
addressed to: Director of the United States  
Patent & Trademark Office, P.O. Box 1450,  
Alexandria, VA 22313-1450 on 2-8-05

Kevin Long  
2-8-05  
Date